

From: Diane Delooff [ddelooff@research1166fcu.org]
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To: _Regulatory Comments
Subject: Advanced Notice of Proposed Rulemaking

I have been in a management capacity with two seperate credit unions for over 30 years, and have have used the Corporates throughout that time. Over the years, the corporates have grown in product offerings and sophistication. And, at Mid-Atlantic Corporate, we have secured a mix of products that is affordable for us and grants us maximum efficiency. These products include SimpliCD for investment purchases and safekeeping and Remote Branch Capture, for check processing. This Corporate has been extremely responsive to our needs and I know from my dealings with the Federal Reserve that we would not get the level of responsiveness that we get from our Corporate if we had to process through them directly. BillPayor is another product that we could ill afford without Mid-Atlantic. I strongly discourage the agency from dismantling the Corporate system. I think that you will destroy our industry.

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